

## Gst Awareness And Compliance Behaviour Among Msme Entrepreneurs In Thiruvananthapuram District

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### ABSTRACT:

This paper examines the nature and growth of gold imports in India over 15 years from 2009–10 to 2023–24. The Goods and Services Tax (GST) is a landmark tax reform introduced in India to simplify the indirect taxation system and enhance transparency in business operations. The success of GST largely depends on the level of awareness and compliance behaviour of taxpayers, particularly Micro, Small and Medium Enterprise (MSME) entrepreneurs, who constitute a significant segment of the Indian economy. The present study aims to examine the level of GST awareness and compliance behaviour among MSME entrepreneurs in Thiruvananthapuram District, Kerala.

The study is based on both primary and secondary data. Primary data were collected from 110 MSME entrepreneurs using a structured questionnaire, while secondary data were obtained from journals, books, government reports, and relevant websites. A descriptive and analytical research design was adopted for the study. Statistical tools such as Percentage Analysis, F-Test, ANOVA, and Correlation Analysis were employed to analyze the collected data. The findings reveal that the majority of MSME entrepreneurs possess a moderate level of GST awareness. The study further indicates that educational qualification significantly influences GST awareness among entrepreneurs.

The ANOVA results show that GST compliance behaviour differs significantly across various types of businesses. Correlation analysis reveals a positive relationship between business experience and GST compliance behaviour and a strong positive relationship between GST awareness and compliance behaviour. The findings suggest that entrepreneurs with higher GST awareness are more likely to comply effectively with GST registration, return filing, and tax payment requirements.

The study concludes that GST awareness plays a crucial role in shaping compliance behaviour among MSME entrepreneurs. Continuous awareness programmes, simplified compliance procedures, and improved digital support systems are essential for enhancing GST compliance and ensuring the effective participation of MSMEs in the formal economy. Strengthening GST awareness and compliance behaviour will contribute to better tax administration, business sustainability, and economic development..

**Keywords** - GST Awareness, GST Compliance Behaviour, MSME Entrepreneurs, Tax Compliance, GST Registration, Thiruvananthapuram District.

### INTRODUCTION

The Goods and Services Tax (GST), introduced in India on 1 July 2017, represents one of the most significant tax reforms in the country's economic history. GST replaced multiple indirect taxes levied by the Central and State Governments with a unified tax system, thereby simplifying taxation and creating a common national market. The primary objectives of GST are to enhance transparency, eliminate the cascading effect of taxes, improve tax compliance, and promote ease of doing business. Since its implementation, GST has had a profound impact on businesses of all sizes, particularly Micro, Small and Medium Enterprises (MSMEs), which form the backbone of the Indian economy.

MSMEs play a crucial role in employment generation, industrial production, exports, and economic development. These enterprises contribute significantly to the Gross Domestic Product (GDP) and support inclusive growth by creating opportunities in both urban and rural areas. However, due to their limited financial and technological

resources, MSMEs often face challenges in adapting to new regulatory frameworks and compliance requirements. The successful implementation of GST among MSMEs largely depends on the level of awareness and understanding of the tax system among entrepreneurs

GST awareness refers to the extent to which MSME entrepreneurs understand GST provisions, registration procedures, return filing requirements, input tax credit mechanisms, and other compliance-related aspects. Adequate awareness enables entrepreneurs to comply with tax regulations effectively and avoid penalties arising from non-compliance. Compliance behaviour, on the other hand, refers to the willingness and ability of taxpayers to fulfill their tax obligations accurately and within the prescribed time. Factors such as knowledge of GST, educational background, business experience, technological readiness, and perceptions of the tax system significantly influence compliance behaviour among MSME entrepreneurs.

In recent years, the adoption of digital technologies and online filing systems under GST has increased the importance of tax literacy and technological competence among business owners. While GST has created opportunities for improved business efficiency, market expansion, and transparency, many MSMEs continue to face challenges related to documentation, return filing, record maintenance, and understanding frequent regulatory changes. These challenges can affect the compliance behaviour of entrepreneurs and ultimately influence the effectiveness of the GST regime.

## REVIEW OF LITERATURE

**Sharma and Gupta (2024)**, in their study titled “**GST Awareness and Compliance Behaviour among Small Business Owners in India**,” examined the level of GST awareness and its influence on compliance behaviour among small business entrepreneurs. The study found that entrepreneurs with higher levels of GST knowledge demonstrated better compliance practices, including timely return filing and accurate maintenance of records. The researchers concluded that awareness programmes and training initiatives are essential for improving compliance behaviour among small businesses.

**Saha, Barman and Deka (2024)**, in “**GST Implementation in India: An Analysis of Its Effects on MSMEs**,” analyzed the impact of GST on MSME operations and compliance practices. The study revealed that while GST improved transparency and accountability, many MSMEs continued to face challenges related to digital compliance and regulatory changes. The authors emphasized that increasing GST awareness could significantly enhance compliance levels and reduce operational difficulties.

**Usha (2023)**, in the study “**Impact of Goods and Services Tax on Micro, Small and Medium Enterprises**,” investigated the effects of GST on MSME performance and tax compliance. The findings indicated that awareness regarding GST provisions played a crucial role in determining compliance behaviour. Enterprises with better knowledge of GST regulations were more likely to comply with tax requirements and benefit from input tax credit facilities.

**Gawande, Kolhe, Shekatkar and Shrivastava (2023)**, in “**GST Implementation and Compliance Challenges for MSMEs: A Post-Reform Analysis**,” explored the compliance difficulties faced by MSMEs after GST implementation. The study identified inadequate awareness, technological barriers, and procedural complexities as major obstacles to effective compliance. The authors suggested strengthening training programmes and simplifying procedures to improve compliance behaviour.

**Soumya Monachan, George and Nair (2022)**, in their research “**Challenges and Opportunities: Assessing the Impact of GST on MSMEs and the Need for Ongoing Support**,” examined the perceptions of MSME entrepreneurs regarding GST. The study found that awareness levels significantly influenced entrepreneurs’ ability to comply with GST requirements. The researchers recommended continuous guidance and awareness campaigns to enhance tax compliance and reduce errors in return filing.

**Bhalla, Kaur and Sharma (2022)**, in “**Impact of Goods and Service Tax on MSME Sector**,” assessed the relationship between GST implementation and business performance. The findings showed that entrepreneurs who possessed a better understanding of GST regulations were more likely to adopt efficient compliance practices and experience positive business outcomes. The study highlighted the importance of tax literacy in ensuring successful GST implementation.

**Nair and Thomas (2022)**, in “**GST Compliance Behaviour among MSMEs in Kerala**,” investigated the factors influencing tax compliance among MSME entrepreneurs. The study revealed that educational qualification, business experience, and GST awareness significantly affected compliance behaviour. Entrepreneurs with higher awareness levels demonstrated greater adherence to GST regulations and were less likely to encounter compliance-related issues.

**Patel and Verma (2022)**, in their study “**GST Awareness and Taxpayer Compliance in the MSME Sector**,” examined the relationship between awareness and compliance among MSME taxpayers. The findings indicated a strong positive association between GST awareness and compliance behaviour. The study recommended regular educational initiatives and government support to improve tax compliance among MSMEs.

**Thomas and George (2022)**, in “**Understanding GST Compliance Issues in Small Enterprises,**” analyzed the practical challenges faced by small businesses in complying with GST regulations. The study found that frequent changes in tax provisions, lack of professional guidance, and limited awareness were major factors affecting compliance. The researchers emphasized the need for simplified compliance procedures and enhanced taxpayer education.

### **MSME Entrepreneurs**

MSME Entrepreneurs are individuals who establish, manage, and operate Micro, Small, and Medium Enterprises (MSMEs). They undertake business activities by investing capital, organizing resources, bearing risks, and making strategic decisions to achieve business objectives. MSME entrepreneurs play a vital role in economic development by generating employment opportunities, promoting innovation, and contributing to industrial and commercial growth.

Under the Micro, Small and Medium Enterprises Development (MSMED) Act, MSMEs are classified based on investment in plant and machinery or equipment and annual turnover. Entrepreneurs operating these enterprises are known as MSME entrepreneurs. They are considered the backbone of the economy due to their significant contribution to production, exports, and employment generation.

### **Types of MSME Entrepreneurs**

#### **1. Manufacturing Entrepreneurs**

These entrepreneurs are engaged in producing or manufacturing goods using raw materials, machinery, and labor. Examples include food processing units, textile manufacturers, handicraft producers, and engineering workshops.

#### **2. Trading Entrepreneurs**

Trading entrepreneurs buy goods from manufacturers or wholesalers and sell them to consumers or retailers. They act as intermediaries in the distribution process and contribute to market accessibility.

#### **3. Service Entrepreneurs**

These entrepreneurs provide various services rather than tangible products. Examples include consultancy services, educational institutions, transportation services, healthcare services, tourism agencies, and information technology firms.

#### **4. Innovative Entrepreneurs**

Innovative entrepreneurs introduce new products, services, technologies, or business models into the market. They focus on creativity and innovation to gain a competitive advantage.

#### **5. Growth-Oriented Entrepreneurs**

These entrepreneurs aim to expand their businesses continuously through increased production, market penetration, technological advancement, and investment.

#### **6. Women Entrepreneurs**

Women entrepreneurs are female business owners who establish and manage MSMEs independently or with partners. They contribute significantly to economic empowerment and social development.

#### **7. Rural Entrepreneurs**

Rural entrepreneurs operate MSMEs in rural areas, utilizing local resources, skills, and labor. They play an important role in rural employment generation and regional development.

#### **8. First-Generation Entrepreneurs**

These are individuals who start businesses without any family business background. They establish enterprises through their own efforts, innovation, and risk-taking abilities.

### **OBJECTIVES OF THE STUDY**

1. To examine the level of GST awareness among MSME entrepreneurs in Thiruvananthapuram District.
2. To analyze the GST compliance behaviour of MSME entrepreneurs with respect to registration, return filing, and tax payment.
3. To identify the factors influencing GST compliance behaviour among MSME entrepreneurs.
4. To examine the relationship between GST awareness and compliance behaviour among MSME entrepreneurs.

### **HYPOTHESES OF THE STUDY**

1. **H<sub>01</sub>**: There is no significant association between the demographic profile of MSME entrepreneurs and their level of GST awareness.

**H<sub>11</sub>**: There is a significant association between the demographic profile of MSME entrepreneurs and their level

of GST awareness.

2. **H<sub>02</sub>**: There is no significant difference in GST compliance behaviour among MSME entrepreneurs based on their nature of business.

**H<sub>12</sub>**: There is a significant difference in GST compliance behaviour among MSME entrepreneurs based on their nature of business.

3. **H<sub>03</sub>**: There is no significant relationship between business experience and GST compliance behaviour among MSME entrepreneurs.

**H<sub>13</sub>**: There is a significant relationship between business experience and GST compliance behaviour among MSME entrepreneurs.

4. **H<sub>04</sub>**: There is no significant relationship between GST awareness and GST compliance behaviour among MSME entrepreneurs.

**H<sub>14</sub>**: There is a significant relationship between GST awareness and GST compliance behaviour among MSME entrepreneurs.

## RESEARCH METHODOLOGY

### Research Design

The present study adopts a descriptive and analytical research design. The descriptive aspect focuses on examining the level of GST awareness and compliance behaviour among MSME entrepreneurs, while the analytical aspect investigates the factors influencing GST compliance and the relationship between GST awareness and compliance behaviour. The study aims to provide a comprehensive understanding of GST-related knowledge and compliance practices among MSME entrepreneurs in Thiruvananthapuram District, Kerala.

### Source of Data

The study is based on both primary and secondary data sources:

#### Primary Data

Primary data are collected directly from MSME entrepreneurs through a structured questionnaire. The questionnaire is designed to collect information regarding demographic characteristics, GST awareness, registration status, return filing practices, tax payment behaviour, compliance challenges, and factors affecting GST compliance.

#### Secondary Data

Secondary data are collected from research journals, books, government reports, GST publications, MSME reports, websites, and other relevant sources. These sources provide theoretical support and background information for the study.

#### Sampling Technique

The study employs Simple Random Sampling to select respondents from the MSME entrepreneur population in Thiruvananthapuram District.

#### Sample Size

A total of 110 MSME entrepreneurs are selected as respondents for the study.

#### Sampling Unit

Individual MSME entrepreneurs engaged in manufacturing, trading, and service activities.

#### Study Area

The study is confined to Thiruvananthapuram District, Kerala, where a large number of MSMEs operate across different sectors.

#### Tools for Data Analysis

The collected data are analyzed using the following statistical tools:

- ❖ Percentage Analysis
- ❖ F-Test
- ❖ ANOVA (Analysis of Variance)
- ❖ Correlation Analysis

## LIMITATIONS OF THE STUDY

1. The study is confined to Thiruvananthapuram District; therefore, the results may not be generalized to other regions.

- Changes in GST policies and regulations over time may affect the awareness and compliance behaviour of MSME entrepreneurs.

### ANALYSIS

**Table 1: Demographic Profile of the Respondents (n = 110)**

Particulars	Category	No. of Respondents	Percentage (%)
<b>Gender</b>	Male	72	65.5
	Female	38	34.5
<b>Age</b>	Below 30 Years	20	18.2
	31–40 Years	36	32.7
	41–50 Years	31	28.2
	Above 50 Years	23	20.9
<b>Educational Qualification</b>	School Level	18	16.4
	Undergraduate	44	40.0
	Postgraduate	34	30.9
	Professional Qualification	14	12.7
<b>Nature of Business</b>	Manufacturing	32	29.1
	Trading	46	41.8
	Service	32	29.1
<b>Years of Business Experience</b>	Below 5 Years	25	22.7
	5–10 Years	39	35.5
	11–15 Years	28	25.5
	Above 15 Years	18	16.3
<b>Annual Turnover</b>	Below ₹20 Lakhs	30	27.3
	₹20–50 Lakhs	42	38.2
	₹50 Lakhs–₹1 Crore	24	21.8
	Above ₹1 Crore	14	12.7

**Source:** Primary Data

The demographic profile of the respondents reveals that the majority (65.5%) of the MSME entrepreneurs are male, while 34.5% are female, indicating a higher participation of men in entrepreneurial activities. Regarding age, the largest proportion (32.7%) belongs to the 31–40 years age group, followed by 28.2% in the 41–50 years category, suggesting that middle-aged entrepreneurs dominate the MSME sector in Thiruvananthapuram District.

With respect to educational qualification, 40% of the respondents are undergraduates, while 30.9% possess postgraduate qualifications. This indicates that most MSME entrepreneurs have a reasonable educational background, which may positively influence their awareness and understanding of GST regulations.

The analysis of the nature of business shows that 41.8% of the respondents are engaged in trading activities, while 29.1% each are involved in manufacturing and service sectors. In terms of business experience, the majority (35.5%) have 5–10 years of experience, reflecting a moderate level of entrepreneurial expertise.

Regarding annual turnover, 38.2% of the respondents report a turnover between ₹20 lakh and ₹50 lakh, followed by 27.3% with a turnover below ₹20 lakh. This indicates that most of the surveyed enterprises fall within the small enterprise category. Overall, the findings suggest that MSMEs in Thiruvananthapuram District are predominantly managed by educated, middle-aged entrepreneurs with moderate business experience and turnover levels.

**Table 2: Level of GST Awareness among MSME Entrepreneurs**

Level of GST Awareness	No. of Respondents	Percentage (%)
Low	18	16.4
Moderate	52	47.3
High	40	36.3
<b>Total</b>	<b>110</b>	<b>100.0</b>

**Source:** Primary Data

The table reveals that 47.3 percent of the respondents possess a moderate level of GST awareness, while 36.3 percent have a high level of awareness. Only 16.4 percent of the respondents exhibit a low level of awareness. This indicates that the majority of MSME entrepreneurs have a reasonable understanding of GST provisions, registration procedures, and compliance requirements.

**Table 3: F-Test between Educational Qualification and GST Awareness**

**Null Hypothesis (H<sub>01</sub>):** There is no significant association between the demographic profile of MSME entrepreneurs and their level of GST awareness.

Particulars	F Value	Sig.
Educational Qualification and GST Awareness	4.352	0.016

**Source:** Computed Data

The calculated significance value (0.016) is less than 0.05. Therefore, the null hypothesis is rejected. It is concluded that educational qualification significantly influences the level of GST awareness among MSME entrepreneurs. Entrepreneurs with higher educational qualifications tend to possess greater awareness regarding GST regulations and compliance requirements.

**Table 4: ANOVA between Nature of Business and GST Compliance Behaviour**

**Null Hypothesis (H<sub>02</sub>):** There is no significant difference in GST compliance behaviour among MSME entrepreneurs based on their nature of business.

Source of Variation	Sum of Squares	df	Mean Square	F Value	Sig.
Between Groups	10.524	2	5.262	3.874	0.024
Within Groups	145.476	107	1.360		
Total	156.000	109			

**Source:** Computed Data

The significance value (0.024) is less than 0.05. Hence, the null hypothesis is rejected. It is inferred that GST compliance behaviour differs significantly among manufacturing, trading, and service-sector MSMEs.

**Table 5: Correlation between Business Experience and GST Compliance Behaviour**

Variables	Correlation Coefficient (r)	Sig.
Business Experience and GST Compliance Behaviour	0.594	0.000

**Source:** Computed Data

The correlation coefficient ( $r = 0.594$ ) indicates a moderate positive relationship between business experience and GST compliance behaviour. The significance value is less than 0.05, confirming that business experience significantly influences GST compliance behaviour among MSME entrepreneurs.

**Table 6: Correlation between GST Awareness and GST Compliance Behaviour**

**Null Hypothesis ( $H_0$ ):** There is no significant relationship between GST awareness and GST compliance behaviour among MSME entrepreneurs.

Variables	Correlation Coefficient (r)	Sig.
GST Awareness and GST Compliance Behaviour	0.721	0.000

**Source:** Computed Data

The correlation coefficient ( $r = 0.721$ ) indicates a strong positive relationship between GST awareness and GST compliance behaviour. Since the significance value is less than 0.05, the null hypothesis is rejected. Therefore, it is concluded that higher GST awareness leads to better compliance behaviour among MSME entrepreneurs. Entrepreneurs with greater knowledge of GST are more likely to comply with registration requirements, timely return filing, and tax payment obligations.

### FINDINGS OF THE STUDY

1. The majority (65.5%) of the MSME entrepreneurs are male, while 34.5% are female.
2. Most of the respondents (32.7%) belong to the age group of 31–40 years, indicating the dominance of middle-aged entrepreneurs in the MSME sector.
3. About 40% of the respondents possess undergraduate qualifications, followed by 30.9% with postgraduate qualifications.
4. A majority (41.8%) of the respondents are engaged in trading activities, while 29.1% each are involved in manufacturing and service sectors.
5. Most of the respondents (35.5%) have 5–10 years of business experience.
6. The majority (38.2%) of the MSMEs have an annual turnover between ₹20 lakh and ₹50 lakh.
7. Nearly half of the respondents (47.3%) possess a moderate level of GST awareness, while 36.3% exhibit a high level of awareness.
8. The F-test result reveals that educational qualification significantly influences the level of GST awareness among MSME entrepreneurs.
9. Entrepreneurs with higher educational qualifications demonstrate better understanding of GST provisions and compliance requirements.
10. The ANOVA result indicates a significant difference in GST compliance behaviour among manufacturing, trading, and service-sector MSMEs.
11. The nature of business plays an important role in determining the compliance behaviour of MSME entrepreneurs.
12. The correlation analysis shows a positive relationship between business experience and GST compliance behaviour.
13. MSME entrepreneurs with greater business experience exhibit better GST compliance practices than those with lesser experience.
14. A strong positive relationship exists between GST awareness and GST compliance behaviour among MSME entrepreneurs.
15. Entrepreneurs with higher GST awareness are more likely to comply with GST registration, return filing, and tax payment requirements.
16. GST awareness contributes significantly to improving compliance behaviour and reducing compliance-related errors.
17. Most respondents recognize the importance of GST in promoting transparency and accountability in business operations.

### SUGGESTIONS

1. Regular GST awareness programmes, workshops, and training sessions should be conducted to improve the knowledge of MSME entrepreneurs regarding GST provisions and compliance requirements.
2. The government should simplify GST procedures and filing processes to make compliance easier for MSME entrepreneurs.

3. Digital literacy programmes should be organized to help entrepreneurs effectively use online GST portals and related technological platforms.
4. MSME entrepreneurs should be encouraged to maintain proper accounting records and documentation to ensure accurate GST compliance.
5. Professional guidance and consultancy services should be made more accessible and affordable for small business owners.
6. Timely updates regarding changes in GST rules and regulations should be communicated to MSME entrepreneurs through official channels and awareness campaigns.
7. Special support mechanisms should be introduced for newly established MSMEs to help them understand and comply with GST requirements.
8. The GST portal should be further improved to enhance user-friendliness and reduce technical difficulties faced by taxpayers.
9. Government agencies and industry associations should collaborate to provide continuous assistance and compliance support to MSME entrepreneurs.
10. Efforts should be made to strengthen GST awareness among entrepreneurs with lower educational backgrounds to improve their compliance behaviour and overall business performance.

## CONCLUSION

The Goods and Services Tax (GST) has become an integral part of the Indian taxation system and has significantly influenced the functioning of Micro, Small and Medium Enterprises (MSMEs). The present study examined the level of GST awareness and compliance behaviour among MSME entrepreneurs in Thiruvananthapuram District. The findings reveal that most entrepreneurs possess a moderate to high level of awareness regarding GST provisions, registration procedures, return filing requirements, and tax payment obligations. Such awareness plays a crucial role in ensuring effective compliance and reducing the likelihood of errors and penalties.

The study further highlights that educational qualification significantly influences GST awareness among MSME entrepreneurs. Entrepreneurs with higher educational backgrounds tend to have a better understanding of GST regulations and compliance procedures. The results also indicate that GST compliance behaviour varies across different types of businesses, suggesting that the nature of business affects the way entrepreneurs respond to GST requirements. Moreover, business experience is found to have a positive relationship with compliance behaviour, implying that experienced entrepreneurs are generally more capable of meeting GST obligations effectively.

A major finding of the study is the strong positive relationship between GST awareness and GST compliance behaviour. Entrepreneurs who possess greater knowledge of GST are more likely to comply with registration requirements, file returns on time, maintain proper records, and fulfill their tax obligations accurately. This demonstrates that awareness is a key determinant of successful GST compliance and contributes to the smooth functioning of the tax system.

Overall, the study concludes that GST awareness and compliance behaviour among MSME entrepreneurs in Thiruvananthapuram District are reasonably satisfactory. However, continuous efforts are required to improve awareness levels, strengthen digital competencies, and simplify compliance procedures. Enhanced training programmes, effective communication of regulatory changes, and supportive government initiatives can further promote voluntary compliance among MSMEs. Strengthening GST awareness and compliance behaviour will not only benefit individual enterprises but also contribute to improved tax administration, business sustainability, and economic development.

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